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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/508,942	10/01/2004	Mi-Sun Sung	MUHAN1.001APC	7555
	7590 12/10/200 RTENS OLSON & BE	EXAMINER		
2040 MAIN ST FOURTEENTH		ZIEGLE, STEPHANIE M		
IRVINE, CA 92	= =	ART UNIT	PAPER NUMBER	
			3684	
		NOTIFICATION DATE	DELIVERY MODE	
		12/10/2009	ELECTRONIC	

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

jcartee@kmob.com eOAPilot@kmob.com

Office Action Communication		Application No.		Applicant(s)				
		10/508,942		SUNG, MI-SUN				
Office Action Summary			Examiner		Art Unit			
			STEPHANIE 2	ZIEGLE	3684			
- Period fo	- The MAILING DATE of this commur Reply	nication appe	ars on the co	ver sheet with the c	orrespondence ad	ddress		
A SHC WHICI - Extens after S - If NO - Failure Any re	DRTENED STATUTORY PERIOD F HEVER IS LONGER, FROM THE N sions of time may be available under the provisions SIX (6) MONTHS from the mailing date of this comi period for reply is specified above, the maximum si to to reply within the set or extended period for reply ply received by the Office later than three months d patent term adjustment. See 37 CFR 1.704(b).	MAILING DATES of 37 CFR 1.136 munication. tatutory period will y will, by statute, care	TE OF THIS (a). In no event, h I apply and will expand the application	COMMUNICATION owever, may a reply be tinuing SIX (6) MONTHS from to become ABANDONE	N. nely filed the mailing date of this of D (35 U.S.C. § 133).			
Status								
	Posnonsivo to communication(s) file	nd on 25 Sor	otombor 2000)				
·	Responsive to communication(s) filed on <u>25 September 2009</u> . This action is FINAL . 2b) This action is non-final.							
′—		<i>'</i> —			secution as to the	a marite is		
<i>,</i> —	Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under <i>Ex parte Quayle</i> , 1935 C.D. 11, 453 O.G. 213.							
· ·	closed in accordance with the pract	ice dilaci Ex	parte Quayr), 1000 O.D. 11, 40	00.0.210.			
Disposition	on of Claims							
4)🛛	Claim(s) <u>18-36,41 and 42</u> is/are per	nding in the a	application.					
4	4a) Of the above claim(s) is/are withdrawn from consideration.							
	Claim(s) is/are allowed.							
	Claim(s) <u>18-36,41 and 42</u> is/are reje	ected.						
· ·	Claim(s) is/are objected to.							
•	Claim(s) are subject to restric	ction and/or e	election requ	irement				
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Application	on Papers							
9)□ 1	he specification is objected to by th	ne Examiner.						
10) 🖂 🗆	he drawing(s) filed on <u>25 February</u>	2008 is/are:	a) accept	ed or b) objecte	d to by the Exami	ner.		
•	Applicant may not request that any obje		•	·	-			
				-	, ,	FR 1 121(d)		
	Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d). 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.							
·	•	o by the Exa		no attaoned emee	, totion of form i	10 102.		
Priority u	nder 35 U.S.C. § 119							
 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some * c) None of: 1. Certified copies of the priority documents have been received. 2. Certified copies of the priority documents have been received in Application No 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). * See the attached detailed Office action for a list of the certified copies not received. 								
2) Notice 3) Inform	(s) of References Cited (PTO-892) of Draftsperson's Patent Drawing Review (Fation Disclosure Statement(s) (PTO/SB/08) No(s)/Mail Date	PTO-948)	4) 5) 6)	Interview Summary Paper No(s)/Mail Da Notice of Informal F Other:	ate			

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 25 September 2009 has been entered.

Status of Claims

- 2. This action is in reply to the RCE filed on 25 September 2009.
- 3. Claims 25, 32, and 41 have been amended.
- **4.** Claims 1-17 and 37-40 have been canceled.
- **5.** Claims 18-36 and 41-42 are currently pending and have been examined.

Response to Arguments

- **6.** Applicant's arguments with respect to claims have been considered but are moot in view of the new ground(s) of rejection.
- 7. With regard to Applicant's attempted traversal of Examiner's Official Notice, Examiner directs Applicant's attention to MPEP §2144.03(C). Applicant's attempted traversal is inadequate because Applicant neither specifically points out the supposed errors in Examiner's official notice nor why Applicant believes Examiner is in error. Merely stating that the statement is wrong or that the applicant believes that it does not cure the deficiencies of the references does not constitute a proper traversal of the Examiner's Official Notice. Therefore, the statements of Official Notice stand as admitted prior art.

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Claim Rejections - 35 USC § 103

8. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness

rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as

set forth in section 102 of this title, if the differences between the subject matter sought to be

patented and the prior art are such that the subject matter as a whole would have been obvious

at the time the invention was made to a person having ordinary skill in the art to which said

subject matter pertains. Patentability shall not be negatived by the manner in which the invention

was made.

9. The factual inquiries set forth in Graham v. John Deere Co., 383 U.S. 1, 148 USPQ 459 (1966),

that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a)

are summarized as follows:

1. Determining the scope and contents of the prior art.

2. Ascertaining the differences between the prior art and the claims at issue.

3. Resolving the level of ordinary skill in the pertinent art.

4. Considering objective evidence present in the application indicating obviousness or

nonobviousness.

10. Claims 18-24, 26, and 30-31 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Walker et al (US 6,330,544), hereinafter Walker in view of Loeb et al (US 6,006,205), hereinafter

Loeb, in view of Van Dusen (US 6,175,823) in further view of Barbara et al (US 2002/0016769),

hereinafter Barbara.

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Claim 18:

Walker, as shown, discloses the following limitations:

o subsequent to receiving the request, establishing by the computer system, a gift

certificate use limit in an amount of the monetary value within the credit card

account; [See at least claim 1 limitations 2-3]

subsequent to approving at least some of the transactions, computing, by the

computer system, a total charge amount to be charged to an owner of the credit card

account for the plurality of transactions, wherein the total charge amount is computed

based on applying at least some of the gift certificate use limit to charges associated

with one or more transaction approved for the credit card account. [See at least

column 9 lines 23-40]

Walker does not disclose the following limitation. Loeb, however, does disclose:

o approving a plurality of transactions using at least one credit card associated with the

credit card account, the plurality of transactions totaling a total transaction amount;

[See at least Figure 9 item number 930 and related text]

It would have been obvious to one skilled in the art at the time of the invention to combine the

gift certificate of Walker with the transaction of Loeb because it quickly and easily enables a

customer to utilize a gift received to purchases goods and services. The combination of Walker

and Loeb does not disclose the following. Van Dusen, however, does disclose:

o receiving, by a computer system of the financial institution, a request for registering

approval a gift certificate in a pre-existing credit card account such that a monetary

value of the Gift certificate is established as a gift certificate use limit within the pre-

existing credit card account. [See at least the abstract and Figures 2-3 and related

text]

It would have been obvious to one skilled in the art at the time of the invention to combine the

gift certificate and transaction system of Walker and Loeb with the registering step of Van

Dusen because it easily, quickly, and conveniently allows a user to redeem and use or retain

the value of the gift without the risk of loss. The combination of Walker, Loeb, and Van Dusen,

does not disclose that the gift certificate is registered within a pre-existing credit card account.

Barbara, however in at least paragraph 0057 discloses the recipient applying the gift as a

credit within a pre-existing credit card account. It would have been obvious to one skilled in the

art at the time of the invention to combine the gift certificate and transaction systems of

Walker, Loeb, and Van Dusen with the pre-existing credit card account because it allows an

individual to have quick and easy access to the gift without having the need to carry anything

extra.

Claim 19:

The combination of Walker, Loeb, Van Dusen, and Barbara, as shown in the rejection above,

discloses all of the limitations of claim 18. Walker also discloses the following:

the monetary value is used to make the total charge amount smaller than the total

transaction amount without regard to whether at least part of the plurality of

transactions has been made with the gift certificate issuer or merchants affiliated with

the gift certificate issuer. [See at least column 9 lines 23-40]

Claim 20:

The combination of Walker, Loeb, Van Dusen, and Barbara, as shown in the rejection above,

discloses all of the limitations of claim 18. Walker also discloses the following:

o computing the monetary value is used up first. [See at least column 9 lines 23-40]

Claim 21:

The combination of Walker, Loeb, Van Dusen, and Barbara, as shown in the rejection above, discloses all of the limitations of claim 18. Walker also discloses the following:

o the total charge amount for the plurality of transactions is the total transaction amount less the monetary value in case the total transaction amount is greater than the monetary value. [See at least column 9 lines 23-40]

Claim 22:

The combination of Walker, Loeb, Van Dusen, and Barbara, as shown in the rejection above, discloses all of the limitations of claim 21. Walker also discloses the following:

o subsequent to computing, resetting the gift certificate use limit to zero. [See at least column 5 line 20 and column 9 lines 23-40 and column 17 lines 32-34]

Claim 23:

The combination of Walker, Loeb, Van Dusen, and Barbara, as shown in the rejection above, discloses all of the limitations of claim 18. Walker also discloses the following:

the total charge amount for the plurality of transactions is zero in case the total transaction amount is smaller than the monetary value. [See at least column 9 lines 23-40]

Claim 24:

The combination of Walker, Loeb, Van Dusen, and Barbara, as shown in the rejection above, discloses all of the limitations of claim 23. Walker also discloses the following:

 subsequent to computing, updating the gift certificate use limit to a residual amount that is the monetary value less the total transaction amount. [See at least column 5 line 20]

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Claim 26:

The combination of Walker, Loeb, Van Dusen, and Barbara, as shown in the rejection above,

discloses all of the limitations of claim 18. Loeb also discloses the following:

o generating a credit card account statement, which charges to the owner the total

charge amount for the plurality of transactions and informs the owner that the total

charge amount is smaller than the total transaction amount with use of the monetary

value from the gift certificate. [6,006,205: See at least column 8 lines 11-23]

It would have been obvious to one skilled in the art at the time of the invention to combine the

gift certificate, transaction, and sub-account of Walker, Loeb, and Macklin with the account

statement of Loeb because it easily enables the customer to visualize the charges made to an

account at the close of the transaction period as well as it enables the customer to quickly

make a payment to their account.

Claim 30:

The combination of Walker, Loeb, Van Dusen, and Barbara, as shown in the rejection above,

discloses all of the limitations of claim 18. Walker also discloses the following:

wherein the request comprises information identifying the gift certificate, wherein the

method further comprises verifying that the gift certificate is valid. [See at least

column 5 lines 9-38]

Claim 31:

The combination of Walker, Loeb, Van Dusen, and Barbara, as shown in the rejection above,

discloses all of the limitations of claim 30. Walker also discloses the following:

verifying comprises communicating with a gift certificate database outside the

financial institute. [See at least Figure 2 item number 216 and column 17 lines 32-34]

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11. Claims 25 and 41 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker in view

of Loeb in view of Van Dusen in view of Barbara and in further view of The Sal Anthony Website

Policy on Gift Certificates, hereinafter Sal.

Claim 25:

The combination of Walker, Loeb, Van Dusen, and Barbara, as shown in the rejection above,

discloses all of the limitations of claim 18. Loeb also discloses the following:

Receiving by the computer system a request for funding of the residual amount [See

at least Column 2 line 18]

It would have been obvious to one skilled in the art at the time of the invention to combine the

gift certificate, transaction, the gift certificate, and preexisting account of Walker, Loeb, Van

Dusen and Barbara with the request for a refund of Loeb because it easily and conveniently

enables the customer to utilize the remainder portion of the gift certificate no matter how much

is left. The combination of Walker, Loeb, Van Dusen, and Barbara, does not disclose the

following. Sal, however, does disclose:

o funding the residual amount to the owner. [See at least Sal Anthony's Policy on Gift

Certificates]

It would have been obvious to one skilled in the art at the time of the invention to combine the

gift certificate, transaction, the gift certificate, and preexisting account of Walker, Loeb, Van

Dusen and Barbara with the refund of Sal because it easily and conveniently enables the

customer to utilize the remainder portion of the gift certificate no matter how much is left.

Claim 41:

The combination of Walker, Loeb, Van Dusen, and Barbara, as shown in the rejection above,

discloses all of the limitations of claim 18. Loeb also discloses the following:

o upon request from an owner of the bank account. [See at least Column 2 line 18]

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It would have been obvious to one skilled in the art at the time of the invention to combine the gift certificate, transaction, the gift certificate, and preexisting account of Walker, Loeb, Van Dusen and Barbara with the request for a refund of Loeb because it easily and conveniently enables the customer to utilize the remainder portion of the gift certificate no matter how much is left. The combination of Walker, Loeb, Van Dusen, and Barbara does not disclose the following. Sal, however, does disclose:

o subsequent to using at least part of the gift certificate use limit, funding a residual amount of the gift certificate use limit [See at least Sal Anthony's Policy on Gift Certificates].

It would have been obvious to one skilled in the art at the time of the invention to combine the gift certificate, transaction, the gift certificate, and preexisting account of Walker, Loeb, Van Dusen and Barbara with the refund of Sal because it easily and conveniently enables the customer to utilize the remainder portion of the gift certificate no matter how much is left.

12. Claim 42 is rejected under 35 U.S.C. 103(a) as being unpatentable over Walker in view of Loeb in view of Van Dusen in view of Barbara in view of Blinn et al (US 7,155,411), hereinafter Blinn.

Claim 42:

The combination of Walker, Loeb, Van Dusen and Barbara, as shown in the rejection above, discloses all of the limitations of claim 18. The combination of Walker, Loeb, Van Dusen and Barbara does not disclose the following. Blinn, however, does disclose the following:

o the computed total charge amount is the total transaction amount less the at least some of the gift certificate use limit. [See at least Figures 8-9 and related text]

It would have been obvious to one skilled in the art at the time of the invention to combine the gift certificate, transaction, the gift certificate and preexisting account of Walker, Loeb, Van Dusen and Barbara with the charge amount of Blinn because it easily and quickly allows a customer to utilize multiple payment methods to make a purchase.

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13. Claim 29 is rejected under 35 U.S.C. 103(a) as being unpatentable over Walker in view of Loeb in

view of Van Dusen in view of Barbara in further view of Official Notice (now admitted prior art).

Claim 29:

The combination of Walker, Loeb, Van Dusen, and Barbara, as shown in the rejection above,

discloses all of the limitations of claim 18. The combination of Walker, Loeb, Van Dusen, and

Barbara does not disclose the following limitation.

o sending, to a point of the first transaction, information indicating that the first amount

is covered by the gift certificate use limit so as to include the information on a first

receipt of the first transaction.

However, the Examiner takes Official Notice (now admitted prior art) that it is old and well

known in the transaction arts to print an updated balance on the transaction receipt. It would

have been obvious to one skilled in the art at the time of the invention to combine the gift

certificate, transaction, the gift certificate, and preexisting account of Walker, Loeb, Van Dusen

and Barbara with the notification of the updated balance because it makes it simple and easy

for a recipient to know when a gift has been made to them and to be fully aware of their new

balance.

14. Claim 27 is rejected under 35 U.S.C. 103(a) as being unpatentable over Walker in view of Loeb in

view of Van Dusen in view of Barbara and in further view of Xu (US 2003/0195840).

Claim 27:

The combination of Walker, Loeb, Van Dusen, and Barbara, as shown in the rejection above,

discloses all of the limitations of claim 18. Loeb also discloses the following:

wherein the credit card account has a predetermined credit limit, [See at least Figure

4 item number 440 and related text]

o while the total transaction amount is equal to or smaller than the sum of the predetermined credit limit and the monetary value. [See at least column 8 lines 11-

23]

The combination of Walker, Loeb, Van Dusen, and Barbara does not disclose the following limitation. Xu, however, does disclose:

o wherein approving the plurality of transactions results in that the total transaction

amount exceeds the predetermined credit limit [See at least paragraph 0026]

. It would have been obvious to one skilled in the art at the time of the invention to combine

the gift certificate, transaction, the gift certificate, and preexisting account of Walker, Loeb, Van

Dusen and Barbara with the exceeding the credit limit of Xu because it enables the customer

to purchase their good or service in view of the temporarily increased limit, taking into account

the increase due to the gift, rather then just the previously set credit limit.

15. Claim 28 is rejected under 35 U.S.C. 103(a) as being unpatentable over Walker in view of Loeb in

view of Van Dusen in view of Barbara in view of Xu and in further view of Official Notice (now

admitted prior art).

Claim 28:

The combination of Walker, Loeb, Van Dusen, Barbara and Xu as shown in the rejection above, discloses all of the limitations of claim 18. The combination of Walker, Loeb, Van

Dusen, Barbara and Xu does not disclose the following limitation.

o wherein the predetermined credit limit is equal to or higher than zero.

However, the Examiner takes **Official Notice** that it is old and well known in the credit arts for the credit limit to be a positive value (above zero). It would have been obvious to one skilled in the art at the time of the invention to combine the gift certificate, transaction, the gift

certificate, and preexisting account of Walker, Loeb, Van Dusen and Barbara, and Xu with

having a positive credit limit because it keeps the credit providers in business and does not provide the customer with free money.

16. Claim 32 is rejected under 35 U.S.C. 103(a) as being unpatentable over Loeb in view of Van Dusen in view of Barbara.

Claim 32:

Loeb, as shown, discloses the following limitation:

Receiving by the computer system of the financial institution information identifying a pre-existing credit or bank card account at the financial institution, wherein the account is associated with at least one card for use in purchase transactions; [See at least Figure 9 item number 920 and related text]

Loeb does not disclose the following. Van Dusen, however, does disclose:

o receiving, by a computer system of the financial institution, a request for registering approval a gift certificate in a pre-existing credit card account such that a monetary value of the Gift certificate is established as a gift certificate use limit within the preexisting credit card account. [See at least the abstract and Figures 2-3 and related text]

It would have been obvious to one skilled in the art at the time of the invention to combine the gift certificate and transaction system of Walker and Loeb with the registering step of Van Dusen because it easily, quickly, and conveniently allows a user to redeem and use or retain the value of the gift without the risk of loss. The combination of Walker, Loeb, and Van Dusen, does not disclose that the gift certificate is registered within a pre-existing credit card account. Barbara, however in at least paragraph 0057 discloses the recipient applying the gift as a credit within a pre-existing credit card account. It would have been obvious to one skilled in the art at the time of the invention to combine the gift certificate and transaction systems of

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Walker, Loeb, and Van Dusen with the pre-existing credit card account because it allows an individual to have quick and easy access to the gift without having the need to carry anything

extra.

17. Claims 33-35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Loeb in view of Van

Dusen in view of Barbara in further view of Walker.

Claim 33:

The combination of Loeb, Van Dusen, and Barbara, as shown in the rejection above, discloses all of the limitations of claim 32. Loeb also discloses the following:

o receiving a request for approval of a first transaction using the card; [See at least

Figure 9 item numbers 910 and 920 and related text]

o approving the first transaction; and [See at least Figure 9 item number 930 and

related text]

The combination of Loeb, Van Dusen, and Barbara, does not disclose the following. Walker,

however, does disclose the following:

o using at least part of the monetary value to pay for at least part of the transaction.

[See at least column 9 lines 23-40]

It would have been obvious to one skilled in the art at the time of the invention to combine the

gift certificate, transaction, and credit of Loeb, Van Dusen, and Barbara with the utilization of

part of the gift certificate to pay for the transaction of Walker because it quickly and easily

enables a customer to utilize a gift received to purchases goods and services.

Claim 34:

The combination of Loeb, Van Dusen, and Barbara, as shown in the rejection above, discloses

all of the limitations of claim 32. Loeb also discloses the following:

o approving a first transaction using the card in a first transaction amount; and [See at

least Figure 9 item number 930 and related text]

The combination of Loeb, Van Dusen, and Barbara, does not disclose the following. Walker, however, does disclose the following:

o subsequent to approving, updating the gift certificate use limit to an amount smaller than the monetary value. [See at least column 5 line 20]

It would have been obvious to one skilled in the art at the time of the invention to combine the gift certificate, transaction, and credit of Loeb, Van Dusen, and Barbara with the updating of Walker because it quickly and easily enables a customer to utilize a gift received to purchases goods and services while maintaining the useable balance of the gift.

Claim 35:

The combination of Loeb, Van Dusen, And Barbara, as shown in the rejection above, discloses all of the limitations of claim 32. Loeb also discloses the following:

 approving a first transaction using the card in a first transaction amount; and [See at least Figure 9 item number 930 and related text]

The combination of Loeb, Van Dusen, And Barbara, does not disclose the following. Walker, however, does disclose the following:

 subsequent to approving, further updating the gift certificate use limit to a smaller amount. [See at least column 5 line 20]

It would have been obvious to one skilled in the art at the time of the invention to combine the gift certificate, transaction, and credit of Loeb, Van Dusen, and Barbara with the updating of Walker because it quickly and easily enables a customer to utilize a gift received to purchases goods and services while maintaining the useable balance of the gift.

18. Claim 36 is rejected under 35 U.S.C. 103(a) as being unpatentable over Loeb, Van Dusen, Barbara and Walker in view of Xu.

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Claim 36:

The combination of Loeb, Van Dusen, Barbara and Walker, as shown in the rejection above,

discloses all of the limitations of claim 35. Loeb also discloses the following:

o wherein the credit card account has a predetermined credit limit, [See at least Figure

4 item number 440 and related text]

o while the accumulated total transaction amount is equal to or smaller than the sum of

the predetermined credit limit and the monetary value. [See at least column 8 lines

11-23]

The combination of Loeb, Van Dusen, Barbara and Walker does not disclose the following

limitation. Xu, however, does disclose:

o wherein approving the first transaction results in that an accumulated total transaction

amount thus far including the first transaction amount exceeds the predetermined

credit limit [See at least paragraph 0026]

It would have been obvious to one skilled in the art at the time of the invention to combine the

gift certificate, transaction, updating, and credit of Loeb, Van Dusen, Barbara and Walker with

the exceeding the credit limit of Xu because it enables the customer to purchase their good or

service in view of the temporarily increased limit, taking into account the increase due to the

gift, rather then just the previously set credit limit.

Conclusion

19. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

o Sakai et al - US 2003/0004815: Business Procedure and Business

Operation/Management Apparatus

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Any inquiry of a general nature or relating to the status of this application or concerning

this communication or earlier communications from the Examiner should be directed to

Stephanie M. Ziegle whose telephone number is 571.272.4417. The Examiner can normally be

reached on Monday-Friday, 7:30am-4:00pm. If attempts to reach the examiner by telephone are

unsuccessful, the Examiner's supervisor, KAMBIZ ABDI can be reached at 571.272.6702.

Information regarding the status of an application may be obtained from the Patent

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or faxed to 571-273-8300.

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/Stephanie Ziegle/ Examiner, Art Unit 3692

04 December 2009

/Jennifer Liversedge/

Examiner, Art Unit 3684